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**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3693**

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/
Sandra Lee Bourassa, PLS

PATENT
Attorney Docket No.: 020375-007210US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Brian Dentler, et al.

Application No.: 10/618,072

Filed: July 11, 2003

For: METHOD AND SYSTEMS TO
IDENTIFY AND CONTROL PAYMENT
FRAUD

Customer No.: 20350

Confirmation No. 3588

Examiner: Eric Tak Wai Wong

Technology Center/Art Unit: 3693

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EXPEDITED PROCEDURE EXAMINING
GROUP 3693

Mail Stop **AF**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed on July 21, 2008 the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.